Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A computer-implemented method for dynamically creating a network based application form comprising the steps of:

        receiving a request from a customer computing system to apply for a plurality of products, the request received over a network at a host server, wherein specific information is required to be submitted to apply for each one of the plurality of products;

        assembling, at the host server, an application page for display over the network, said application page having multiple fields, the application page assembled from a plurality of documents, wherein each document of the plurality of documents contains at least one field required corresponding to apply for one of the plurality of products; and

        receiving information input at the host server from the customer computing system corresponding to each field contained in the application page.

2.   (Original) The method of claim 1, further including the steps of:

        validating the information input by comparing the information input to validation criteria; and

        when the information input fails to correctly compare to the validation criteria, assembling a second application page including prompts to reenter information and receiving correction information input.

3. (Original) The method of claim 1, further including the step of forwarding the information input to a decision module for processing the information input.

4. (Original) The method of claim 1, further including the steps of:

determining whether the request to apply originates from a customer that is logged in to a session manager;

accessing stored data regarding the customer if the customer is logged in, wherein the step of assembling an application page includes inserting the stored data in the application page displayed over the network.

5. (Original) The method of claim 1 wherein the plurality of products includes banking products and the specific information required to apply for one of the plurality of products includes information regarding an amount of credit to be extended.

6. (Original) The method of claim 5 further including the step of forwarding the information input to a decision module for processing the information input to determine if data input justifies extension of credit.

7. (Original) The method of claim 1 wherein the request is in the form of parameters received within a universal resource locator.

8. (Currently Amended) A computer-implemented system for obtaining application data from an applicant through a dynamically created network based application form comprising:

a dynamic application module <u>utilized by a host server</u> for receiving a request <u>over a</u>

<u>network from a customer computing system</u> to apply for at least one of a plurality of products,

dynamically creating an application requesting data <u>from the customer computing system</u>

required to apply for the at least one of a plurality of products, and receiving the data requested;

and

a decision module <u>utilized by the host server, the decision module</u> in communication with

said dynamic application module, said decision module for receiving the data, generating a

decision regarding the application, and providing the decision to said dynamic application

module.

9.   (Original) The system according to claim 8 further comprising:

a universal session manager in communication with said dynamic application module,

said universal session manager for creating a verification of an originator of the request; and

a profile database in communication with said dynamic application module, said profile

database for providing stored data regarding the originator of the request.

10.   (Currently Amended) The system according to claim 9 ~~further comprising a host server~~

wherein said dynamic application module, said universal session manager and said database

reside on said host server.

11.   (Canceled)

12.   (Original) The system according to claim 11 wherein said dynamic application module

provides the application in the form of an application page over the network to the originator of

the request.

13.   (Original) The system according to claim 8 further including a processing database in

communication with said dynamic application module, said processing database for receiving

data regarding use of said dynamic application module.

14.   (Currently Amended) A computer-implemented method for dynamically creating a

network based application form comprising the steps of:

        receiving, over a network at a host server, a request to apply for at least one of a plurality

of products in the form of a uniform resource locator, wherein specific information is required to

be submitted to apply for each one of the plurality of products;

        parsing the uniform resource locator to identify the at least one of a plurality of products;

        dynamically assembling an application page at the host server for display over the

network, said application page assembled from a plurality of documents, wherein each document

of the plurality of documents contains at least one field corresponding to the specific information

required to apply for one of the plurality of products; and

        receiving information input corresponding to each field contained in the application page.

15.   (Original) The method of claim 14, further including the steps of:

        validating the information input by comparing the information input to validation criteria;

and

when the information input fails to correctly compare to the validation criteria,

assembling a second application page including prompts to reenter information and receiving

corrected information input.

16.   (Original) The method of claim 14, further including the step of forwarding the

information input to a decision module for processing the information input.

17.   (Original) The method of claim 14, further including the steps of:

determining whether the request to apply originates from a customer that is logged in to a

session manager;

accessing stored data regarding the customer if the customer is logged in, wherein the

step of assembling an application page includes inserting the stored data in the application page

displayed over the network.

18.   (Original) The method of claim 14 wherein the plurality of products includes banking

products and the specific information required to apply for one of the plurality of products

includes information regarding an amount of credit to be extended.

19.   (Original) The method of claim 18 further including the step of forwarding the

information input to a decision module for processing the information input to determine if data

input justifies extension of credit.

20.   (Currently Amended) A <u>computer-implemented</u> method for dynamically creating a

network based application form comprising the steps of:

receiving, <u>at a host server,</u> a request <u>over a network from a customer computing system</u> to

apply for at least one selected product from a plurality of distinct products, wherein each of the

plurality of distinct products corresponds with a set of information categories, wherein at least a

first set of information categories corresponds to a first distinct product and a second set of

information categories corresponds to a second distinct product and the first set differs from the

second set;

identifying a selected set of information categories corresponding to the selected product;

<u>dynamically</u> assembling an application page <u>at the host server</u> in response to the request,

the application page for display over the network, the application page assembled from a

plurality of documents, each document providing at least one field corresponding to one of the

information categories from the identified selected set of information categories; and

receiving information input corresponding to each field contained in the application page.

21.   (Currently Amended) A <u>computer-implemented</u> method for dynamically creating a

network based application form comprising the steps of:

receiving a request <u>at a host server</u> to apply for at least a first product and a second

product from a plurality of products, the request received over a network, application for each of

the first product and the second product requiring specific information, wherein a first set of

specific information is required to be submitted to apply for the first product and a second set of

specific information is required to be submitted to apply for the second product, wherein the first

set differs from the second set;

dynamically assembling an application page <u>at the host server</u> for display over the network, said application page assembled from a plurality of documents, wherein each document of the plurality of documents contains at least one field corresponding to the specific information required for application; and

receiving information input <u>over the network</u> corresponding to each field contained in the application page.